In the claims:

All of the claims standing for examination are reproduced below.

1. (Previously presented) A secure memory device for use with and contained within a smart card with a modem interface comprising circuitry of:

a rewritable memory;

a processing unit or a microprocessor;

an on-chip oscillator, circuitry of which is contained in the secure memory device;

an ISO 7816 interface;

a one-wire modem interface;

characterized in that both communication interfaces are bidirectional and share the same I/0 terminal.

2. (Previously presented) A secure memory device as in claim 1, exchanging data with a host in the form of a modulated signal by means of a card reader reading the smart card, the smart card characterized by possessing all processing means required for exchanging data with the card reader.

3. (Previously presented) A secure memory device as in claim 2, wherein the ISO interface is active when a reset input is high, and the modem interface is active when the reset input is low.

4. (Original) A secure memory device as in claim 3, transmitting a modulated answer to reset (MAR) to the host when the reset input is pulled down.

5. (Original) A secure memory device as in claim 4, transmitting the MAR only once, when the card is inserted into the card reader.

6. (Original) A secure memory device as in claim 5, wherein the MAR comprises at least three fields: a header, a card number, and a random number.

7. (Original) A secure memory device as in claim 6, computing a new random number prior to transmit the MAR.

8. (Original) A secure memory device as in claim 3, transmitting data to and receiving data from a PC by means of a card reader plugged into the microphone input and the speaker output of the PC sound card.

9. (Original) A secure memory device as in claim 8, powered by the voltage provided by the microphone input of the sound card.

10. (Original) A secure memory device as in claim 3, transmitting data to and receiving data from an IVR server by means of a card reader plugged into the telephone line.

11. (Original) A secure memory device as in claim 10, powered by the voltage provided by the telephone line.

12. (Canceled)

13. (Previously presented) A secure memory device as in claim 2, powered by a battery cell within the card reader.

14. (Previously presented) A secure memory device as in claim 3, wherein Vcc is connected to an ISO contact C1, Rst to an ISO contact C2, Clk to an ISO contact C3, Gnd to an ISO contact C5, and 1/0 to an ISO contact C7.

15. (Previously presented) A smart card comprising circuitry of:

a secure memory device having a rewritable memory;

a modem interface;

a processing unit or a microprocessor;

an on-chip oscillator, circuitry of which is contained within the secure memory device;

an ISO 7816 interface;

a one-wire modem interface;

characterized in that both communication interfaces are bidirectional and share the same 1/0 terminal.

16. (Previously presented) A smart card as in claim 15, exchanging data with a host in the form of a modulated signal by means of a card reader reading the smart card, the smart card characterized by possessing all processing means.

17. (Previously presented) A smart card as in claim 16, wherein the ISO interface is active when a reset input is high, and the modem interface is active when the reset input is low.

18. (Previously presented) A smart card as in claim 17, transmitting a modulated answer to reset (MAR) to the host when the reset input is pulled down.

19. (Previously presented) A smart card as in claim 18, transmitting the MAR only once, when the card is inserted into the card reader.

20. (Previously presented) A smart card as in claim 19, wherein the MAR comprises at least three fields: a header, a card number, and a random number.

21. (Previously presented) A smart card as in claim 20, computing a new random number prior to transmit the MAR.

22. (Previously presented) A smart card as in claim 17, transmitting data to and receiving data from a PC by means of a card reader plugged into the microphone input and the speaker output of the PC sound card.

23. (Previously presented) A smart card as in claim 22, powered by the voltage provided by the microphone input of the sound card.

24. (Previously presented) A smart card as in claim 19, transmitting data to and receiving data from an IVR server by means of a card reader plugged into the telephone line.

25. (Previously presented) A smart card as in claim 24, powered by the voltage provided by the telephone line.

26. (Cancelled)

27. (Previously presented) A smart card as in claim 19, powered by a battery cell within the card reader.

28. (Previously presented) A smart card as in claim 19, wherein Vcc is connected to an ISO contact Cl, Rst to an ISO contact C2, Clk to an ISO contact C3, Gnd to an ISO contact C5, and 1/0 to an ISO contact C7.